

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

JAMES MICHAEL STRITCH

Debtor(s)

Case No. 20-10313-DJB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/16/2020.
- 2) The plan was confirmed on 06/29/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/08/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,620.00.
- 10) Amount of unsecured claims discharged without full payment: \$392,233.55.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$34,442.78
Less amount refunded to debtor	\$265.00

**NET RECEIPTS: \$34,177.78**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$28,010.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,971.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$30,981.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN AIR DISTRIBUTING, INC.	Unsecured	NA	4,976.91	4,976.91	64.80	0.00
AMERICAN EXPRESS	Unsecured	NA	15,704.89	15,704.89	204.47	0.00
AMEX	Unsecured	15,704.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC ON BEHL	Unsecured	NA	25,921.71	25,921.71	337.49	0.00
BANK OF AMERICA	Unsecured	NA	NA	NA	0.00	0.00
CADLES OF WEST VIRGINIA LLC	Unsecured	NA	40,541.27	40,541.27	527.84	0.00
CAPITAL ONE	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	5,839.08	5,839.08	76.03	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	7,654.72	7,654.72	99.66	0.00
CAVALRY SPV I, LLC	Unsecured	NA	4,947.36	4,947.36	64.41	0.00
CHASE CARD SERVICES	Unsecured	4,003.00	NA	NA	0.00	0.00
CITIBANK, N.A.	Unsecured	NA	9,213.28	9,213.28	119.95	0.00
COMENITY BANK/VICTORIA SECRET	Unsecured	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	NA	16,138.53	16,138.53	210.11	0.00
DISCOVER PERSONAL LOANS	Unsecured	18,786.00	NA	NA	0.00	0.00
ECMC	Unsecured	NA	NA	NA	0.00	0.00
FERGUSON ENTERPRISES INC	Unsecured	26,733.94	NA	NA	0.00	0.00
FRDM/CITIBANK	Unsecured	NA	NA	NA	0.00	0.00
HAJOCA CORP D/B/A WEINSTEIN SUI	Unsecured	NA	33,384.34	33,384.34	434.65	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	NA	0.00	0.00
JPMORGAN CHASE BANK, N.A. S/B/N	Unsecured	NA	4,003.82	4,003.82	52.13	0.00
LENDINGCLUB	Unsecured	25,921.00	NA	NA	0.00	0.00
M&T MORTGAGE CORP.	Secured	NA	285,147.27	285,147.27	0.00	0.00
MARPLE FLEET LEASING, LLC	Unsecured	NA	12,218.17	12,218.17	159.07	0.00
NATIONAL FUNDING, INC.	Secured	NA	20,000.00	20,000.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	NA	26,517.56	26,517.56	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Unsecured	NA	NA	NA	0.00	0.00
R.E. MICHEL COMPANY, LLC	Unsecured	NA	58,886.18	58,886.18	766.67	0.00
SANTANDER BANK N.A.	Unsecured	NA	1,143.33	1,143.33	14.89	0.00
SVO PORTFOLIO SERVICES	Unsecured	8,242.00	NA	NA	0.00	0.00
TARGET	Unsecured	30.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TD BANK, N.A.	Unsecured	NA	4,962.52	4,962.52	64.61	0.00
VERIZON DIRECTORIES CORP	Unsecured	50,474.28	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	NA	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$285,147.27	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,517.56	\$0.00	\$0.00
All Other Secured	\$20,000.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$331,664.83</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$245,536.11</b>	<b>\$3,196.78</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$30,981.00</u>
Disbursements to Creditors	<u>\$3,196.78</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$34,177.78</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/16/2025

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.